

REMARKS

In the Office Action mailed January 8, 2008 the Examiner noted that claims 1-8 were pending and rejected claims 1-8. No claims have been amended, no claims have been canceled, claims 9 and 10 have been added, and, thus, in view of the foregoing claims 1-10 remain pending for reconsideration which is requested. No new matter has been added. The Examiner's rejections are traversed below.

REJECTIONS under 35 U.S.C. § 103

Claims 1, 2, 5 and 6 stand rejected under 35 U.S.C. § 103(a) as being obvious over Giordano, U.S. Patent Publication No. 2002/0152123 in view of Hogan, U.S. Patent No. 5,699,518. The Applicant respectfully disagrees and traverses the rejection with an argument.

Giordano discusses a system for purchasing a product from a point-of-sale (POS) terminal where the only information provided beyond the goods being purchased is a customer-id provided via a wireless customer transceiver.

Hogan discusses a system and method for delivery and payment of credit card bills via an electronic means.

On page 3 of the Office Action, it is acknowledged that Giordano does not disclose "said management server includes means for receiving the purchase history information on products and posting the same on a personal Web page for the customer concerned," but asserts that Hogan does.

However, Hogan discusses a means of reviewing and paying a bill of a credit card company. For instance, claim 30 of Hogan recites that a "homepage includes means for reviewing payment records." Hogan, col. 10 lines 13-29 state

In operation, upon invocation the electronic bill payment program first checks for any electronic bills unopened by the subscriber, as indicated at step 801 in FIG. 8A. **This is done by reading the open status bits of all the electronic bills saved including the newly arrived bills. If any unopened bill is detected, the program at step 803 causes display 107 to exhibit an announcement such as "YOU HAVE UNOPENED BILLS!"** to alert the subscriber to read the bills. In either event, the program proceeds to step 805 where the pay status bits of all the previously opened bills are checked to see whether they have been paid. **If unpaid bills are detected, the program at step 807 causes display 107 to exhibit another announcement such as "YOU HAVE UNPAID BILLS!"** to alert the subscribers that not all the opened bills have been paid. In either event, the program proceeds to step 809 where it causes display 107 to exhibit menu 901 as shown in FIG. 9. [Emphasis added]

Thus, what is discussed is displaying a bill. Nothing in the Hogan reference discusses purchase history information on products and posting the same on a personal Web page. The Hogan reference only states that a bill is owed. It does not further describe that information on a product is included in the bill. It is not implicit, as the reference further states that the bill includes the amount owed and bills not paid (see Hogan col. 10, lines 2-3).

Further, Giordano is a system for purchasing products at a point of sale terminal via a wireless transceiver that identifies the purchaser. Hogan is a method for paying credit

card bills. It would not have been obvious to one in the art to combine the two as they deal with distinct parts of a transaction chain. Giordano discusses purchasing a product at a point of sale terminal and Hogan discusses paying a credit card bill, not paying for a product.

Claim 5 has features similar to claim 1. For at least the reasons stated above, Giordano and Hogan, taken separately or in combination, fail to render obvious the features of claim 1 or 5.

On page 4 of the Office Action it is stated, "Giordano discloses a customer's computer capable of browsing WebPages([055]), but does not address the additional claim limitations." The Office asserts that Hogan, col. 4, lines 35-35; col. 5, lines 1-5; and col. 7, lines 35-45 disclose the remaining features. Claims 2 among other features recites "said customers' terminal includes means for accessing said management server to display the personal Web page for the customer, and transmitting personal information on the customer or **information on products purchased without any card and its related information.**" (Emphasis added) Above, the Office asserted that it would be obvious to combine the credit-card payment system of Hogan with the point of sale purchase system of Giordano. Here, the Office asserts that Hogan teaches a purchase by means other than a credit card. Hogan, as discussed above, is limited to being notified of credit-card bill and paying said credit-card

bill electronically. As such, it cannot disclose paying other than credit-card bill as the Office appears to interpret the reference.

Claims 3, 4, 7 and 8 stand rejected under 35 U.S.C. § 103(a) as being obvious over Giordano in view Hogan and further in view of Jacobi, U.S. Patent No. 6,317,722. Jacobi adds nothing to the deficiencies of Giordano and Hogan as applied to the base claims. Therefore, the combination of Giordano, Hogan and Jacobi, taken separately or in combination, fails to render obvious the features of claims 3, 4, 7 and 8.

#### NEW CLAIMS

Claims 9 and 10 are new. Support for claims 9 and 10 found on page 2, line 14 through page 3, line 13. The Applicant submits that no new matter has been added by the additions of claims 9 and 10. The prior art of record failing to render obvious purchase history information on products and posting the same on a personal Web page for the customer concerned comprises product purchased with cash and products purchased with multiple cards.

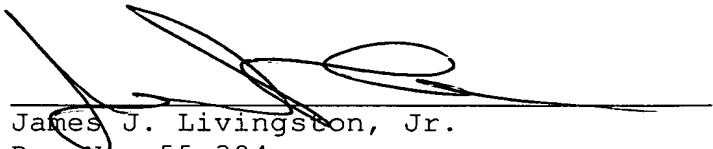
#### SUMMARY

It is submitted that the claims satisfy the requirements of 35 U.S.C. § 103. It is also submitted that claims 1-10 continue to be allowable. The claims are therefore in a condition suitable for allowance. An early Notice of Allowance is requested.

The Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 25-0120 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17.

Respectfully submitted,

YOUNG & THOMPSON



James J. Livingston, Jr.  
Reg.No. 55,394  
209 Madison St., Suite 500  
Alexandria, VA 22314  
Telephone (703) 521-2297  
Telefax (703) 685-0573  
(703) 979-4709

JJL/lk